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Collins, H. A.

1972

Life Annuity Bonds

THE BOARD OF FOREIGN MISSIONS OF
THE METHODIST EPISCOPAL CHURCH

150 Fifth Avenue, New York City

“**T**HERE is that scattereth, and yet increaseth;
and there is that withholdeth more than is
meet, but it tendeth to poverty.

“The liberal soul shall be made fat: and he
that watereth shall be watered also himself.”

Prov. 11: 24, 25

ANNUITY BOND

BOARD OF FOREIGN MISSIONS
OF THE
Methodist Episcopal Church

150 FIFTH AVENUE

NEW YORK

No. 1000

Whereas

has donated to and paid into the treasury
of the Board of Foreign Missions of the Methodist Episcopal
Church the sum of

dollars.
Now, therefore, The said Board of Foreign Missions of the
Methodist Episcopal Church in consideration thereof hereby
agrees to pay to said

natural life
an annuity of
per centum semi-annual payments of
dollars each, said payments to cease on the
death of said

and the said sum donated by
as aforesaid,
is to be considered as an executed gift to said Board of Foreign
Missions, and to belong to said Board from this date without
any account or liability therefor.

Board of Foreign Missions of the Methodist Episcopal Church.

by

New York,

19

ANNUITY PAYABLE
MARCH 31ST AND SEPTEMBER 30TH

FIRST PAYMENT FROM DATE OF BOND TO

TIME

DAYS AT

PER CENT. \$

Life Annuity Bonds

BY

HENRY ALBERT COLLINS

“The Life Annuity Man”

Author of

“The Banker’s Investment” “The Happy Man”

*“After Many Days” “Their Golden Wed-
ding” “His Silent Partner” “The
Judge’s Decision”*

Published by

THE BOARD OF FOREIGN MISSIONS OF THE
METHODIST EPISCOPAL CHURCH

150 Fifth Avenue, New York City

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by
Henry Albert Collins

Add Years to Your Life

As people advance in years they are often burdened with the fear that their riches may take wings and fly away.

Competent authorities estimate that in this country alone over a hundred million dollars annually are engulfed in the whirlpool of predatory finance. Much money can be saved by the adoption of the life annuity system. This is a much better way of disposing of money or property than by making a will.

It is the testimony of many annuitants that as their health declines, it is a great satisfaction to know that they have their investments in Life Annuity Bonds. Freedom from the business cares of life and an annual assured income adds years to the span of life. It enables the annuitant to spend the sunset of life in comfort and peace.

ANNUITANTS AND ANNUITIES

The money given for a Life Annuity Bond is kept in trust by the organization issuing the bond, and, after the death of the annuitant, it is used to maintain or to enlarge the work of the organization. The person owning the bond receives a stated income, called an annuity, during his or her life.

RATES OF ANNUITY

The rates of annuity are determined by the officers of the organizations issuing the Life Annuity Bonds. The rates are high enough to be attractive to investors and low enough to be absolutely safe for the organization.

OBJECTIONS TO A WILL

- (1) It costs to have it made.
- (2) It costs to have it executed.
- (3) It costs to have it defended.
- (4) It costs to pay inheritance taxes.
- (5) It is uncertain whether or not the wishes of the maker will be carried out.

(6) It puts responsibility upon others which ought to be borne by oneself.

(7) It frequently results in defeating the purposes for which it was made.

BE YOUR OWN EXECUTOR

Why not distribute your wealth while you are living and at the same time maintain or increase your income?

Persons who desire a large, safe and regular income for themselves, relatives, friends or employees, secure Life Annuity Bonds as a precautionary method. These bonds provide a larger income than the net returns from other safe investments. A person who has spent a lifetime in accumulating money or property should be his or her own executor. It is selfish to throw upon others the burden of settling up his or her estate. Often the wishes of the deceased are not carried out.

THE VALUE OF AN INVESTMENT IN LIFE ANNUITY BONDS

(1) It enables a person to be his own executor, and nobody should expect another to

take as much interest as himself in the settlement of his estate.

(2) The trouble and the expense of making or changing a will is saved.

(3) The fear is removed that the will may be broken, as is frequently the case where there is enough money involved.

(4) Life Annuity Bonds are a perfectly safe investment when issued by reliable organizations.

(5) Life Annuity Bonds usually give the annuitant a larger income than other safe investments.

(6) The prompt payment of the annuity is always an attractive feature of Life Annuity Bonds.

(7) As Life Annuity Bonds are non-taxable, they are a preferred investment.

(8) Life Annuity Bonds safeguard and insure a regular income for children.

(9) Life Annuity Bonds are issued for any amount desired by the annuitant.

(10) As they are issued at any time, investors save the waste resulting from having money lying idle.

(11) Having no commissions to pay presents a big advantage over the purchase of other bonds.

(12) A Life Annuity Bond is burglar proof. It is worthless in the hands of any other person.

(13) If a Life Annuity Bond is lost by fire or otherwise the annuity payments continue just the same as on Registered Bonds.

(14) No person can attach a Life Annuity Bond for the debt of the annuitant.

(15) A person is assured of a regular stated income.

(16) Life Annuity Bonds do not fluctuate in value.

(17) There is no "water" in Life Annuity Bonds. This fact also helps to increase the rate of annuity.

(18) Owning Life Annuity Bonds tends to lengthen the annuitant's life, because it gives freedom from care of investment.

(19) No other form of investment gives the same joy or happiness as a Life Annuity Bond secured from a religious or educational

organization, for the money thus invested will continue doing good to the end of time.

(20) No medical examination is needed to secure Life Annuity Bonds.

(21) The life annuity system is the best way that an estate can be settled quickly.

(22) As there is no inheritance tax to pay on Life Annuity Bonds, the full amount of the proceeds of the estate is available for the purposes designated.

(23) The saving of court costs, lawyers' fees and many incidental expenses can be effected by investing in the life annuity system.

(24) Life Annuity Bonds oftentimes benefit the relatives more than by simply leaving them money which they may lose.

(25) Many women, not having had a business training, become the targets of money sharks. The life annuity system removes women from this danger.

(26) The value that annuitants put upon Life Annuity Bonds is witnessed by their recommendations to others.

(27) Life Annuity Bonds enlarge one's usefulness, for "Where your treasure is, there will your heart be also."

The Board of Foreign Missions of the Methodist Episcopal Church is prepared to help you in the following ways:

(1) Guarantee you an income during your lifetime.

(2) Pay you promptly twice a year.

(3) Give you from 4 per cent to 8 per cent annually, according to your age.

(4) At your death use the money for Foreign Missions without any commissions or expenses of any kind.

Life Annuity Bonds Issued by the Board of Foreign Missions

THE SINGLE LIFE ANNUITY BOND

This is the ordinary form of bond issued to one person only. At the death of the annuitant, the money is available either for the regular work of the Board or for special purposes, according to the terms of the bond.

THE SURVIVORSHIP LIFE ANNUITY BOND

This is a bond wherein two or more persons are named as annuitants. The rate of annuity is determined by the age of the youngest of the persons named. The annuity is payable to the survivor as long as he or she lives.

Special Forms of Life Annuity Bonds will be prepared as occasions demand.

What the Board Will Accept on the Annuity Plan

Cash. In all cases cash is very much preferred, since there is no doubt as to its value and the Board is conservative in its investment of funds. Whenever practicable, persons desiring an annuity bond should convert their property into cash and secure a bond with the proceeds.

Bonds and Mortgages. Bonds of known marketable value, notes secured by good mortgages, and mortgages covering real estate that is marketable will be accepted for an annuity bond upon terms agreed upon by the Board and the annuitant.

Real Estate. The Board issues annuity bonds on real estate after the property has been officially appraised and accepted.

Board of Foreign Mission Bonds are an Absolutely Safe Investment

During the past 50 years, 2,193 State and private banks have failed in the United States, involving a loss to investors of \$110,625,555.69. The Board of Foreign Missions has been in existence for nearly a century and has never failed to pay every dollar of obligation. Back of your Annuity Bond there is property to the amount of millions of dollars, and a large and increasing annual income from nearly four million members of the Methodist Episcopal Church.

For further information address George M. Fowles, Treasurer, 150 Fifth Avenue, New York City.

